

Information to identify the case:

Debtor 1	<u>Kevin P Kowalczyk</u>	Social Security number or ITIN	xxx-xx-9296
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Debra L Kowalczyk</u>	Social Security number or ITIN	xxx-xx-2951
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-23687-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kevin P Kowalczyk

Debra L Kowalczyk

2/13/23

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kevin P Kowalczyk
Debra L Kowalczyk
Debtors

Case No. 17-23687-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 4

Date Rcvd: Feb 13, 2023

Form ID: 3180W

Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 15, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Kevin P Kowalczyk, Debra L Kowalczyk, 285 Huston Rd., Ford City, PA 16226-4411
cr	+ Bayview Loan Servicing, LLC, et al, 4425 Ponce De Leon Boulevard, 5th Floor, Coral Gables, FL 33146-1837
14696812	++ ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961 address filed with court., Navient Solutions, LLC on behalf of USA Funds, Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes, Barre, PA 18773-9430
14707889	+ Allegheny ENT Associates, 100 Delafield Road, Suite 207, Pittsburgh, PA 15215-3247
14707891	Armstrong County Memorial Hospital, 1 Nolte Drive, Kittanning, PA 16201-7111
14692549	Armstrong County Memorial Hospital, 1 Nolte Drive, Kittanning, PA 16201-7111
14707893	+ BHS Faster Care PLLC, PO Box 1549, Suite 550, Butler, PA 16003-1549
14707894	CBCS, PO Box 2724, Columbus, OH 43216-2724
14707901	+ E.R. Doctors at Pointe Coupee, 2202 False River Drive, New Roads, LA 70760-2614
14707903	Emergency Medical Associates PC, PO Box 200702, Pittsburgh, PA 15250-0702
14692554	+ Family Counseling Center of Armstrong Co, 300 South Jefferson Street, Kittanning, PA 16201-2416
14707906	GS Services Limited Partnership, 3300 Gulfton Street, Houston, TX 77081
14707905	+ General Revenue Corporation, 11501 Northlake Drive, Cincinnati, OH 45249-1669
14707907	+ Hose Company #6, c/o Collection Service Center, PO Box 1623, Butler, PA 16003-1623
14707911	JP Recovery Services Inc., 2022 Center Ridge, Suite 370, Rocky River, OH 44116-3501
14707912	JSO Assoc In Path and Lab, 5700 Southwyck Blvd, Toledo, OH 43614-1509
14707910	James Nemec, DMD, c/o Collection Service Center, PO Box 1623, Kittanning, PA 16201
14707913	+ Keystone Rehabilitation Systems, 169 Columbia Avenue, Vandergrift, PA 15690-1101
14707914	Montgomery Lynch & Associates, Inc., PO Box 22720, Beachwood, OH 44122-0720
14692558	Navient & USA Funds, Attn: Bankruptcy Dept., PO Box 9430, Wilkes Barre, PA 18773-9430
14707917	+ Penn Credit Corporation, 916 South 14th Street, Harrisburg, PA 17104-3425
14707918	+ Plains Commerce, P.O. Box 88020, Sioux Falls, SD 57109-8020
14707920	+ Portfolio Recovery Associates, c/o Scott Morris, Esquire, Blatt, Hasenmiller, Leisker & Moore, 1835 MARKET STREET SUITE 501, Philadelphia, PA 19103-2933
14707921	Quad County Oral Surgery, 114 Eat Diamond Street, Butler, PA 16001
14707922	+ Tri Rivers Surgical Associates, 142 Clearview Circle, Butler, PA 16001-1565

TOTAL: 25

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 14 2023 04:39:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 13 2023 23:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Feb 13, 2023

Form ID: 3180W

Total Noticed: 55

cr	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Feb 13 2023 23:43:00	GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison, WI 53708
cr	+ EDI: PHINAMERI.COM	Feb 14 2023 04:39:00	Americredit Financial Services, Inc. A/C dba GM Fi, P O BOX 183853, Arlington, TX 76096-3853
cr	Email/Text: ECMCBKNotices@ecmc.org	Feb 13 2023 23:43:00	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 13 2023 23:43:46	PYOD LLC, c/o Resurgent Capital Services, PO Box 19008, GREENVILLE, SC 29602-9008
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 13 2023 23:43:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14741524	EDI: PHINAMERI.COM	Feb 14 2023 04:39:00	AmeriCredit Financial Services, Inc., A/C dba GM Financial, P O Box 183853, Arlington, TX 76096
14707890	EDI: PHINAMERI.COM	Feb 14 2023 04:39:00	Americredit Financial Services, dba GM Financial, PO Box 183853, Arlington, TX 76096
14804460	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Feb 13 2023 23:43:00	United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961
14939569	Email/Text: ebnnotifications@creditacceptance.com	Feb 13 2023 23:43:00	Credit Acceptance Corporation, 25505 West Twelve Mile Road, Southfield, MI 48034
14692550	+ EDI: PRA.COM	Feb 14 2023 04:39:00	Capital One Bank, c/o Portfolio Recovery Associates, P.O. Box 12914, Norfolk, VA 23541-0914
14707895	EDI: COMCASTCBLCENT	Feb 14 2023 04:39:00	Comcast Cable, PO Box 3002, Southeastern, PA 19398-3002
14939568	Email/Text: ebnnotifications@creditacceptance.com	Feb 13 2023 23:43:00	Credit Acceptance Corporation, PO Box 551888, Detroit, MI 48255-1888
14707896	+ EDI: CCUSA.COM	Feb 14 2023 04:39:00	Credit Collections USA, 256 Greenbag Road, Suite 1, P.O. Box 873, Morgantown, WV 26507-0873
14707897	EDI: DISCOVER.COM	Feb 14 2023 04:39:00	Discover Financial, P.O. Box 15251, Wilmington, DE 19886
14707898	+ EDI: DISH	Feb 14 2023 04:39:00	DISH Network L.L.C., 9601 S Meridian Blvd., Englewood, CO 80112-5905
14692553	Email/Text: ECMCBKNotices@ecmc.org	Feb 13 2023 23:43:00	ECMC, PO Box 16408, Saint Paul, MN 55116-0408
14918277	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Feb 13 2023 23:43:00	GLHEC & Aff: GLHEGC, NELA, USAF, PO Box 8961, Madison WI 53708-8961
14692555	+ EDI: PHINAMERI.COM	Feb 14 2023 04:39:00	GM Financial & Americredit Financial Svc, PO Box 183853, Arlington, TX 76096-3853
14692556	EDI: IRS.COM	Feb 14 2023 04:39:00	Internal Revenue Service, 1000 Liberty Avenue, Room 705, Pittsburgh, PA 15222
14707919	EDI: PRA.COM	Feb 14 2023 04:39:00	Portfolio Recovery Associates, P.O. Box 12914, Norfolk, VA 23541
14766443	EDI: PRA.COM	Feb 14 2023 04:39:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14771439	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 13 2023 23:44:14	PYOD, LLC its successors and assigns as assignee, of Plains Commerce Bank, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14698935	+ EDI: PENNDEPTREV	Feb 14 2023 04:39:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14698935	+ Email/Text: RVSVCBICNOTICE1@state.pa.us		

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Feb 13, 2023

Form ID: 3180W

Total Noticed: 55

		Feb 13 2023 23:43:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14719559	+ Email/Text: ebnpeoples@grblaw.com	Feb 13 2023 23:43:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
15199591	Email/Text: mtgbk@shellpointmtg.com	Feb 13 2023 23:43:00	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826
14773127	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 13 2023 23:43:00	The Bank of New York Mellon fka The Bank of New, 4425 Ponce de Leon Boulevard, 5th Floor, Attn: Cashiering Department, Coral Gables, FL 33146-1837
14773138	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 13 2023 23:43:00	The Bank of New York Mellon, et al, c/o Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837
14766597	^ MEBN	Feb 13 2023 23:38:34	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
14707923	+ Email/Text: bankruptcy@webbank.com	Feb 13 2023 23:43:00	WebBank, 215 State St Suite 1000, Salt Lake City, UT 84111-2336

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
cr		THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
cr		The Bank of New York Mellon FKA The Bank of New Yo
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826
14707892	*	Armstrong County Memorial Hospital, 1 Nolte Drive, Kittanning, PA 16201-7111
14692552	*	Ditech Financial LLC, PO Box 9058, Temecula, CA 92589-9058
14707899	*	Ditech Financial LLC, PO Box 9058, Temecula, CA 92589-9058
14707900	*	Ditech Financial LLC, PO Box 9058, Temecula, CA 92589-9058
14707902	*	ECMC, PO Box 16408, Saint Paul, MN 55116-0408
14707904	*+	Family Counseling Center of Armstrong Co, 300 South Jefferson Street, Kittanning, PA 16201-2416
14692557	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, 1000 Liberty Avenue, Room 705, Pittsburgh, PA 15222
14707908	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, 1000 Liberty Avenue, Room 705, Pittsburgh, PA 15222
14707909	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, 1000 Liberty Avenue, Room 705, Pittsburgh, PA 15222
14707916	*	Navient & USA Funds, Attn: Bankruptcy Dept., PO Box 9430, Wilkes Barre, PA 18773-9430
15199592	*	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826
14692551	##	Ditech Financial LLC, PO Box 9058, Temecula, CA 92589-9058
14707915	##+	National Recovery Agency, 4201 Crums Mill Road, Harrisburg, PA 17112-2893

TOTAL: 3 Undeliverable, 13 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Feb 13, 2023

Form ID: 3180W

Total Noticed: 55

the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 15, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 13, 2023 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE (CWABS 2006-BC3) ecfmail@mwclaw.com, ecfmail@ecf.courtdrive.com
Brian Nicholas	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE (CWABS 2006-BC3) bnicholas@kmlawgroup.com
Christopher A. DeNardo	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE (CWABS 2006-BC3) logsecf@logs.com
Elizabeth K. Holdren	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2006-BC3 c o Shellpoint Mortgage Servicing eholdren@hillwallack.com, eholdren@ecf.courtdrive.com;hwbknj@hillwallack.com
Kenneth Steidl	on behalf of Joint Debtor Debra L Kowalczyk julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Kenneth Steidl	on behalf of Debtor Kevin P Kowalczyk julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Kevin Scott Frankel	on behalf of Creditor Bayview Loan Servicing LLC, et al pakb@logs.com, logsecf@logs.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
TOTAL: 10	